

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Guy J DeGrado  
Teresa R DeGrado  
Debtor(s)

Case No. 14-45989

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2014.
- 2) The plan was confirmed on 03/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/16/2015.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$109,965.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,041.99
Less amount refunded to debtor	\$842.00

**NET RECEIPTS:** **\$8,199.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$329.98
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,329.98**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	10,601.39	10,301.39	10,301.39	351.49	0.00
CAVALRY SPV I LLC	Unsecured	300.00	355.37	355.37	0.00	0.00
GREAT LAKES CREDIT UNION	Unsecured	3,098.40	1,732.20	1,732.20	44.14	0.00
GREAT LAKES EDUCATIONAL SERV	Unsecured	0.00	14,967.06	14,967.06	510.68	0.00
HYUNDAI MOTOR FINANCE CO	Secured	407.00	407.00	407.00	407.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	0.00	0.00	0.00	0.00	0.00
JP MORGAN CHASE BANK NA AUTO	Unsecured	NA	12.83	12.83	0.00	0.00
JP MORGAN CHASE BANK NA AUTO	Secured	9,000.27	9,000.27	9,000.27	1,569.83	704.90
MIDLAND FUNDING LLC	Unsecured	14,421.00	14,130.80	14,130.80	482.16	0.00
MIDLAND FUNDING LLC	Unsecured	493.13	632.70	632.70	16.12	0.00
MIDLAND FUNDING LLC	Unsecured	2,120.17	2,394.81	2,394.81	81.71	0.00
NATIONSTAR MORTGAGE LLC	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,349.84	3,740.53	3,740.53	127.63	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,464.63	5,323.17	5,323.17	181.63	0.00
QUEST DIAGNOSTICS INC	Unsecured	346.49	NA	NA	0.00	0.00
KEITH J KALMANEK DDS	Unsecured	449.40	NA	NA	0.00	0.00
LINDA RICKS DDS	Unsecured	597.30	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	115.26	NA	NA	0.00	0.00
CHASE/BUY.COM	Unsecured	2,595.06	NA	NA	0.00	0.00
SUBURBAN GYNE	Unsecured	74.30	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	20,913.32	11,509.77	11,509.77	392.72	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,407.27	\$1,976.83	\$704.90
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,407.27</b>	<b>\$1,976.83</b>	<b>\$704.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,100.63</b>	<b>\$2,188.28</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,329.98</u>
Disbursements to Creditors	<u>\$4,870.01</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,199.99</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/21/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.